## X-a. Palmetto Fellows

## What is the Palmetto Fellows Scholarship Program?

The Palmetto Fellows Scholarship Program is a merit-based scholarship program administered by the South Carolina Commission on Higher Education. Each Palmetto Fellow may receive a scholarship of up to \$6,700 annually. Half of the scholarship is disbursed in the fall term and half is disbursed in the spring term. The scholarship must be applied directly toward the cost of attendance, less any other gift aid received. Palmetto Fellows may be supported for a maximum of eight full-time semesters of study toward the first baccalaureate or first professional degree at a participating public or private four-year college or university. Once the scholarship has been reserved at a college, the scholarship cannot be transferred between different types of institutions (public to private or private to public).

### **Purpose**

- RECOGNIZE the most academically talented high school seniors in S.C.;
- ENCOURAGE academically talented students to attend college in the State; and
- Help RETAIN talented minority students who might otherwise pursue studies outside the State.

# **Question & Answer**

# How is the qualifying score on the SAT (and equivalent ACT score) determined?

In 1997, the General Assembly established a minimum combined score on the verbal and math sections for the SAT (and equivalent score for the ACT), which will qualify students for consideration.

# If I move into South Carolina from another state or attend high school out-of-state, am I still eligible to apply?

Yes. As long as you meet **State residency requirements** and all other qualifying criteria for the Scholarship.

### What is the application process?

The Commission on Higher Education mails application materials to all high schools in the State. The assistance of counselors is required to ensure that all eligible students are given the opportunity to enter the competition by providing an application to the students for completion. Counselors must return all applications to the Commission on Higher Education by the established deadline, usually January 15th of the senior year. Please contact your high school counselor for additional information or to obtain an application.

#### How are Palmetto Fellows selected?

Applicants are evaluated using the following weighting factors:

		Weighting Facto
Grade Point Average	25%	
Assigned Class Rank	25%	
SAT or Equivalent ACT Score	30%	
Extracurricular Activities/Work Experience	15%	
Counselor Recommendation	5%	
TOTAL	100%	

Once the applications have been evaluated, the applicants will receive a score, which will be used for ranking purposes.

# After submitting a Palmetto Fellows Scholarship Application, when should I expect to be notified about the status of my application?

Award notifications for recipients of the Palmetto Fellows Scholarship are usually mailed during March of the student's senior year of high school. Students must notify the Commission on Higher Education of their acceptance by no later than **May 1st.** 

# Once I have been awarded a Palmetto Fellows Scholarship, are there specific criteria I must meet in order to retain eligibility to participate in the Program?

- Earn a cumulative 3.0 GPA on a 4.0 scale for graduation purposes by the end of each academic year;
- Earn a minimum of 30 credit hours for graduation purposes by the end of the academic year (fall, spring and summer terms). Exempted credit hours (such as AP, CLEP, etc.) cannot be used to meet the annual credit hour requirement;
- Each year complete the Free Application for Federal Student Aid (FAFSA) Form or sign an affidavit provided by the college financial aid office;
- Certify that he or she has not been convicted of any felonies, and has not been convicted of any alcohol or drug-related misdemeanor offenses within the past academic year by submitting a signed affidavit to the financial aid office at the institution at which the student is enrolled; and
- Certify that he or she does not owe a refund or repayment on a State Grant, Pell Grant
  or a Supplemental Educational Opportunity Grant and is not in default on a loan under
  the Federal Perkins Loan or Federal Stafford Loan program.

# What happens if my GPA falls below a cumulative 3.0 or if I don't meet the annual credit hour requirement?

If the continued eligibility requirements are not maintained, you forfeit continued participation in the Program and your scholarship will be discontinued. However, if a truly extenuating circumstance caused you to lose eligibility, you may submit an appeal to have your scholarship reinstated. Applications for appeal may be obtained from the Palmetto Fellows Scholarship Coordinator at your college financial aid office, the Commission on Higher Education, or <a href="http://www.che400.state.sc.us">http://www.che400.state.sc.us</a>.

# If I need to drop a class, will I automatically lose the Palmetto Fellows Scholarship?

No. You have until the end of the academic year to complete the required 30 credit hours (or 24 credit hours for students who entered prior to 1999). If you have any questions about your continued participation in the Program, please contact the Commission on Higher Education or the Palmetto Fellows Scholarship Coordinator at your college financial aid office.

# Can I use my Palmetto Fellows Scholarship to Study Abroad, Co-op or to participate in an Internship or an Exchange Program?

Yes. You are eligible to receive scholarship funds, if the internship, cooperative work program, travel study program, or National or International Student Exchange program is an approved program of study by your college and you enroll as a full-time student. Please contact the Palmetto Fellows Scholarship Coordinator in the financial aid office at your college for further information.

### Can I receive both the Palmetto Fellows Scholarship and the LIFE Scholarship or HOPE Scholarship at the same time?

No. According to the law, if you are receiving a Palmetto Fellows Scholarship, you cannot receive a LIFE Scholarship or HOPE Scholarship at the same time. However, if your Palmetto Fellows Scholarship is discontinued, you may be eligible to receive the LIFE Scholarship.

Please note that the information provided is subject to change.

## X-b. Need-based Grants

The financial aid office on each public college campus administers the Need-based Grants Program. The S.C. Higher Education Tuition Grants Commission administers the Need-based Grants Program for private colleges and universities as a part of the Tuition Grants Program. A student may receive up to \$2,500 annually if enrolled full-time and up to \$1,250 annually if enrolled part-time. The college at which the student is enrolled determines the exact amount, less any other gift aid received. The Grant must be applied directly towards the cost of attendance at the college for a maximum of eight full-time equivalent terms. Students must be enrolled in their first one-year program, first associate degree, first two-year program leading to a baccalaureate degree, first baccalaureate degree, or first professional degree.

#### **Purpose**

PROVIDE additional financial aid to South Carolina's neediest students.

# **Question and Answer**

### How do I apply for a Need-based Grant?

The first step to apply for a Need-based Grant is to complete the Free Application for Federal Student Aid (FAFSA) form. Students may access the FAFSA online at <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a> or obtain a paper copy from the institution's financial aid office. If the student plans to attend a private college, the student should contact the S.C. Higher Education Tuition Grants Commission at (803) 896-1120. If the student plans to attend a public college, the students should contact the institutional financial aid office. These offices will advise the student of any additional steps that are necessary to be considered for a Needbased Grant.

# Are there specific criteria I must meet in order to retain eligibility to participate in the Program?

- •□□ Earn at least a cumulative 2.0 grade point average on a 4.0 scale for graduation purposes by the end of each regular academic year (fall and spring terms);
- For graduation purposes, earn a minimum of 24 credit hours per academic year if
  enrolled full-time and earn a minimum of twelve credit hours per academic year if
  enrolled part-time. Credits earned during additional or special terms (e.g., Maymester,
  winter or summer terms) cannot be used to replace or reduce the minimum credit hour
  requirement for the regular academic year; and
- Complete a FAFSA Form and continue to meet all initial eligibility requirements annually.

# Once a student completes a one-year program or an associate's degree or two-year program leading to a baccalaureate degree, is he or she still eligible for a Need-based Grant?

Students who have obtained a recognized credential in a program less than a baccalaureate degree are initially eligible to apply for a Need-based Grant upon enrollment in a higher level degree program, such as an associate's degree program, a two-year program leading to a baccalaureate degree, or a baccalaureate degree program. Students cannot receive Need-based Grant funding beyond the first baccalaureate degree or beyond eight full-time equivalent terms.

# What happens if I want to transfer my Need-based Grant from one institution to another?

The Need-based Grant is not automatically transferable. Each institution must use the results of the FAFSA Form to determine if you will be eligible at their institution. To find out if you qualify for the Need-based Grant, you must check with the institution's financial aid office that you will be transferring.

Please note that the information provided is subject to change.

### X-c. LIFE

#### 2002 Legislative Amendments – LIFE Scholarship Program

- 1. The award amount of the LIFE Scholarship is increased from \$3,000 to the cost-of-tuition, not to exceed \$4,700, plus a \$300 book allowance per year at any SC four-year public institution and the average cost-of-tuition at the State's four-year public institutions, not to exceed \$4,700, plus a \$300 book allowance at any SC four-year private institution.
- 2. Students attending a two-year public, private, or technical college will receive a \$300 book allowance.
- 3. The May 1995 high school graduation requirement has been waived.
- 4. The two-year and three-month enrollment in college requirement has been waived.
- 5. The initial eligibility criteria for first-time entering freshmen changed from 3.0 GPA and 1100 SAT to meeting two of the following three criteria: 1) 3.0 GPA on a 4.0 scale, Uniform Grading Scale (UGS), or approved policy of the school district, 2) 1100 SAT/24 ACT, 3) Top 30% of the graduating class.

## LIFE Scholarship Question & Answer

#### How much is the LIFE Scholarship? \*\*\*Please read disclaimer below\*\*\*

Beginning fall 2002, the LIFE Scholarship will increase to the cost-of-tuition plus a \$300 book allowance for students who attend four-year public institutions. Students who attend four-year independent institutions may receive the average cost-of-tuition plus a \$300 book allowance at the four-year public institutions. Students attending a two-year public, private or technical college may receive the cost-of-tuition for thirty credit hours per year. The student will receive half in the fall and half in the spring. The award amount may be applied to the student's cost of attendance.

#### How do I apply for the LIFE Scholarship?

There is no application for the LIFE Scholarship. The college or university will determine eligibility based upon the official high school transcript and will notify students directly if eligible for the LIFE Scholarship. If you believe that you are eligible, but have not received information from the institution, please contact the financial aid office at the college or university for additional information.

#### How long can I receive the LIFE Scholarship?

The LIFE Scholarship is limited to ten (10) semesters for an approved five-year program or eight (8) semesters for a four-year degree program. The available number of terms for scholarship funding is based on the time of initial college enrollment. For example, if a student enrolls in college in Fall 2002, the last term they are eligible to receive the scholarship is Spring 2006.

#### When is the last time I can take the SAT or ACT?

Test scores are accepted through the June national test administration of the SAT and ACT during the year of high school graduation. In addition, it is permissible to select a verbal score and math score from different test administrations.

#### What do I need to do to keep the LIFE Scholarship once it is awarded?

To keep the LIFE Scholarship, students must earn a 3.0 cumulative grade point average (GPA) and an average of 30 credit hours each academic year. In addition, any credit hours attempted or earned before high school graduation, hours exempted by examination, or advanced placement credit accepted by the institution as academic credit, will be reflected in the total number of cumulative hours earned. Also remember that the academic year is considered fall, spring and summer. Therefore, you can use the summer to bring up a GPA or earn credit hours. Keep in mind that most institutions do not accept transfer GPA's; therefore, a GPA earned at another institution will not transfer.

#### What happens if I fall below the minimum credit hour or GPA requirement?

Students who fail to earn a cumulative 3.0 GPA at the end of the academic year, or the requisite number of hours required, may regain eligibility the next academic year if their cumulative GPA is 3.0 at the end of the academic year and they have earned a minimum of 60 credit hours if a sophomore; or a minimum of 90 credit hours if a junior. The academic year is considered fall, spring and summer. Therefore, you can use the summer to bring up a GPA or gain credit hours. Please consult your college or university financial aid office to verify that credit hours earned during the summer at another institution will be accepted. Most institutions do not accept a transfer GPA; therefore, a GPA earned at another institution will not transfer.

# What happens if an extenuating circumstance has caused me to fall below the required number of credit hours or grade point average?

If a truly extenuating circumstance resulted in the loss of LIFE Scholarship eligibility, you may submit an appeal. Applications for appeal may be obtained from the college or university Financial Aid Office, the Commission on Higher Education, or <a href="http://www.che400.state.sc.us">http://www.che400.state.sc.us</a>. The deadline for appeals is October 15, and appeals are reviewed annually.

# May I use credit hours earned through AP, CLEP or Collegiate hours earned prior to high school graduation toward the credit hour requirement?

Any credit hours earned before high school graduation, hours exempted by examination, or advanced placement credit hours do not count against the semester limits and may be used toward the credit hour requirement.

#### Can I use the LIFE Scholarship to study abroad, co-op, or go on an internship?

Yes, you can use the scholarship, but you **must be registered, pay tuition, and receive academic credit at your home institution** for the internship, cooperative work program, travel study program, or National or International Student Exchange program. In addition, you must continue to meet eligibility requirements. Please see LIFE Regulations for further detail.

#### What happens if I drop out of school and re-start the next semester?

The LIFE Scholarship is a continuous program. Therefore, if you drop out or take a leave of absence from the institution, the "clock is still ticking" so to speak. You will still have to adhere to the yearly credit hour requirements just like you would if you were still in school.

#### I need to drop a class one quarter or semester; will I lose the LIFE Scholarship?

No, you will not automatically lose the scholarship. Scholarships are awarded annually. However, you must meet the credit hour requirement by the end of the academic year. Therefore, you must have a total of 30 hours after your first year, a total of 60 after your second year, and a total of 90 after your third year of college. Any credit hours attempted or earned before high school graduation, hours exempted by examination, or advanced

placement credit accepted by the institution, as academic credit will be reflected in the total number of cumulative hours earned.

#### What happens if I have been convicted of an alcohol or drug misdemeanor offense?

Students who have been adjudicated delinquent or have been convicted or pled guilty or *nolo contendere* to an alcohol or drug related misdemeanor offense are ineligible for the scholarship for one academic year after the adjudication, conviction, or plea occurred. The student will lose eligibility at the beginning of the next academic year of scholarship eligibility immediately following conviction and will lose the scholarship for the fall and spring terms.

#### Who do I contact for more information about the LIFE Scholarship?

Ms. Bichevia Green, Coordinator

(803) 737-2280 or <u>bgreen@che400.state.sc.us</u>.

Ms. Coleen Freeman, Program Assistant

(803) 737-2271 or <u>cfreeman@che400.state.sc.us</u>

\*\*\*Disclaimer: The information above is the Commission on Higher Education's understanding of the LIFE Scholarship Program. This information is based on the Education Lottery Act signed by the Governor and is currently being reviewed by the General Assembly. Changes may occur at anytime during the legislative session. The Commission staff will update this website as official information become available.\*\*\*

### X-d. HOPE

### **South Carolina HOPE Scholarship**

During the 2001 legislative session, the General Assembly approved the South Carolina HOPE Scholarship Program. The S.C. HOPE Scholarship will provide funding in the amount of up to \$2,500 (not to exceed the cost of attendance), plus a \$150 book allowance, to first-time entering freshman for the first year of attendance only. If the student earns a 3.0 cumulative grade point average, 30 credit hours during the freshman year and meet all LIFE Scholarship eligibility requirements, then the student would qualify for the LIFE Scholarship at an eligible four-year public or independent institution. The Commission on Higher Education will promulgate regulations and establish procedures to administer the provisions of the scholarship program for the fall 2002 term.

#### GENERAL ELIGIBLITY REQUIREMENTS:

In order to be eligible for a S.C. HOPE Scholarship, a student must meet ALL of the following minimum requirements:

- Earn a 3.0 cumulative GPA on a 4.0 scale at the end of the senior year;
- Graduate from a South Carolina public or private high school or complete an approved South Carolina home school program;
- Be a legal resident of South Carolina as defined in applicable State statutes or must have been a dependent of a SC Resident at the time of high school graduation;
- Be a U.S. citizen or permanent resident who meets the definition of an eligible non-citizen under State residency statutes;
- Attend an eligible South Carolina four-year public institution as defined in Section 59-103-5 or a four-year independent institution as defined in Section 59-113-50 as a full-time (minimum 12 credit hours) degree-seeking undergraduate student;
- Certify that he or she has not been convicted of any felonies and has not been convicted of any alcohol or drug-related offenses within the past academic year;
- Certify that he or she is not in default and does not owe a refund or repayment on Federal or State aid; and
- Must not be a LIFE or Palmetto Fellows Scholarship recipient

### What is the HOPE Scholarship?

The SC HOPE Scholarship Program is a merit-based scholarship created for eligible students attending a four-year institution who do not qualify for the LIFE or Palmetto Fellows Scholarship. The program was established under the SC Education Lottery Act approved by the Governor in 2001. Funding for the program will be included in the annual appropriation to the Commission on Higher Education and will be dependent upon the annual proceeds generated by the SC Education Lottery.

### The Purpose:

- Increase ACCESS to higher education
- Improve EMPLOYABILITY of South Carolina's students
- Provide INCENTIVES for students to be better prepared for college

#### Award Amount:

• Eligible students attending a State four-year public or private institution will receive up to \$2,650\* (including a \$150 book allowance) during the first-year of attendance only.

### **General Eligibility Requirements:**

In order to qualify for consideration for a South Carolina HOPE Scholarship, a student must meet the following requirements:

- Graduate from high school or complete a home school program as prescribed by law;
- Attend an eligible South Carolina public or private college or university;
- Be a South Carolina resident at the time of high school graduation and at the time of enrollment;
- Be a U.S. citizen or a permanent resident;
- Be enrolled as a full-time degree-seeking student;
- Certify that he or she has not been convicted of any felonies and has not been convicted of any alcohol or other drug-related misdemeanor convictions within

<sup>\*</sup>Award amounts are dispersed half in the fall term and half in the spring term and may be applied to cover the cost-of-attendance.

- the past academic year;
- Verify that he or she does not owe a refund or repayment on any Federal or State financial aid; and
- Must not be eligible for or be a recipient of a LIFE or Palmetto Fellows Scholarship.

### Initial Eligibility Requirements:

Beginning academic year 2002-2003, first-time entering freshman must meet the

following criteria to qualify for the SC HOPE Scholarship:

#### 1. Earn a 3.0 cumulative grade point average on a 4.0 scale

a. The grade point average (GPA) must be reported to two decimal places (minimum) and cannot be rounded. The GPA calculation used to determine HOPE Scholarship eligibility for students graduating from high school in 2002 and 2003 may be based upon the approved policies of the school district or the approved State Uniform Grading Scale (UGS) policy. The UGS must be used exclusively for students graduating in 2004 and thereafter. The GPA must be calculated after official completion of courses required for graduation.

### If You Plan to Transfer, Read This!

- First-time entering freshman who were eligible to receive the scholarship and transferred mid-year to another institution may be eligible to receive the scholarship for the spring term if transferring to the same type of institution (four-year to four-year). The student must submit an official document from the transferring institution to verify that he/she met the requirements for continued eligibility at the beginning of the academic year prior to transfer.
- A student who transfers from a two-year or technical institution to an eligible four-year institution who enrolled in remedial courses during the freshman year may be eligible to receive the SC HOPE Scholarship. The terms of eligibility to receive scholarship funds must not include the period of time the student was enrolled in remedial courses at a two-year or technical institution, unless the student completed at least twelve credit hours of non-remedial course work during the first term(s) during the freshman year. The student will be eligible to receive the scholarship for the maximum terms of eligibility following completion of remediation if the student was eligible to receive the SC HOPE Scholarship upon high school graduation.
- Students who did not meet the scholarship eligibility requirements upon high school graduation and enrolled in remedial courses during the first term(s) during the freshman year will not be eligible to receive the SC HOPE Scholarship at the

## **Frequently Asked Questions**

#### How do I apply for the SC HOPE Scholarship?

There is no application for the SC HOPE Scholarship. The college or university will determine eligibility based upon the official high school transcript and will notify students directly if eligible to receive the SC HOPE Scholarship. If you believe that you are eligible, but have not received information from the institution, please contact the financial aid office at the college or university for additional information.

#### How long can I receive the SC HOPE Scholarship?

Students are eligible to receive the SC HOPE Scholarship for no more than two terms (or its equivalent) during the first year of attendance only. The maximum number of terms of eligibility is based on the student's initial college enrollment with the exception of credit hours earned during the summer session immediately prior to the student's initial college enrollment. For example, if a student enrolls in college in Fall 2002, the last term or eligibility to receive the SC HOPE Scholarship will be Spring 2003.

#### What happens if I drop out of school and re-start the next semester?

The SC HOPE Scholarship is a continuous program. Therefore, if you drop out or take a leave of absence from the institution, the "clock is still ticking" so to speak. The term(s) you are out will count against your two terms of eligibility.

# Will I lose the SC HOPE Scholarship if I need to drop a class one quarter or semester?

No, you will not automatically lose the scholarship. Scholarships are awarded annually and refunds are based on the policy at the institution.

# What happens if I have been convicted of an alcohol or other drug-related misdemeanor offense?

Students who have been adjudicated delinquent or have been convicted or pled guilty or *nolo contendere* to any alcohol or other drug-related misdemeanor offense are ineligible for the scholarship for one academic year after the adjudication, conviction, or plea occurred. The student will lose eligibility at the beginning of the next academic year of scholarship eligibility immediately following conviction and will lose the scholarship for the fall and spring terms.

# What happens if an extenuating circumstance prevented me from being eligible to receive the SC HOPE Scholarship for the maximum terms of eligibility?

If a truly extenuating circumstance prevented you from receiving the maximum terms for the SC HOPE Scholarship, you may submit an appeal. Appeal applications can be obtained from the college or university Financial Aid Office, the Commission on Higher Education or <a href="http://www.che400.state.sc.us">http://www.che400.state.sc.us</a>. Applications are reviewed annually and the deadline for receipt of appeal applications is October 15.

### For more information about the SC HOPE Scholarship Program, contact:

Ms. Bichevia Green, Coordinator (803) 737-2280 or <a href="mailto:bgreen@che400.state.sc.us">bgreen@che400.state.sc.us</a>

Ms. Coleen Freeman, Program Assistant (803) 737-2271 or <a href="mailto:cfreeman@che400.state.sc.us">cfreeman@che400.state.sc.us</a>

## X-e. Lottery Tuition Assistance Program

#### Lottery Tuition Assistance Program

#### Two-Year Public and Private Institutions

The financial aid office on each two-year campus administers the Lottery Tuition Assistance Program. The S.C. Board for Technical and Comprehensive Education administers the Lottery Tuition Assistance Program for technical colleges. A student may receive up to the cost-of-tuition. At independent two-year institutions, the award amount is limited to the highest in-state tuition rate at a two-year public institution. In calculating the amount awarded in Lottery Tuition Assistance, any all federal grants and Need-based Grants must be awarded first before determining the amount eligible in Lottery Tuition Assistance to be used for payment towards cost-of-tuition. The college at which the student is enrolled will notify each student of the exact award amount based upon the number of eligible recipients and available funding each academic year. For Fall 2002, eligible full-time students may receive \$468 and eligible part-time students may receive \$39 per credit hour.

#### Purpose

• PROVIDE tuition assistance to South Carolina residents attending a two-year public or independent institution of higher learning.

# **Question and Answer**

### How do I apply for Lottery Tuition Assistance?

The first step to apply for Lottery Tuition Assistance is to complete and file the Free Application for Federal Student Aid (FAFSA) form. You may complete the FAFSA form online at <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a> or obtain a paper copy at the college's financial aid office. The student should contact the institutional financial aid office. These offices will advise the student of any additional steps that are necessary to be considered for Lottery Tuition Assistance.

### Are there specific academic requirements that I must meet in order to be initially eligible for Lottery Tuition Assistance?

No, students are only required to meet the previous general eligibility requirements.

# If I have already been awarded a college degree, am I eligible to receive Lottery Tuition Assistance?

Yes, you may use Lottery Tuition Assistance for additional training or towards another certificate, diploma, or degree.

# Once a student completes a certificate, diploma or degree, is he or she still eligible for Lottery Assistance Tuition for another certificate, degree or diploma?

According to the establishing legislation, students are not eligible to receive Lottery Tuition Assistance for more than one certificate, diploma, or degree earned within any **five-year period** unless the additional certificate, diploma, or degree constitutes progress in the same field of study. A certificate or diploma earned that relates to the associate's degree constitutes the same field of study.

Are there specific criteria I must meet in order to retain eligibility to participate in the Program?

- File the Free Application for Federal Student Aid (FAFSA) form and complete the process to determine eligibility for federal student aid each academic year;
- Maintain satisfactory academic progress towards completion of a certificate, diploma or degree;
- After attempting 24 credit hours, earn at least a cumulative 2.0 grade point average on a 4.0 scale for graduation purposes by the end of each academic year (fall, spring, and summer terms); and
- Continue to meet all initial eligibility requirements annually.

# What happens if I want to transfer my Lottery Tuition Assistance from one institution to another?

To find out if you qualify for Lottery Tuition Assistance at another two-year institution, you must check with the institution's financial aid office that you will be transferring.

Please note that the information provided is subject to change.